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(71) Applicant: Kabushiki Kaisha N.K Kikaku  
Tokyo 160 (JP)

(72) Inventor: Koreeda, Hiroki  
Tokyo 156 (JP)

(74) Representative: Pfenning, Meinig & Partner  
Mozartstrasse 17  
80336 München (DE)

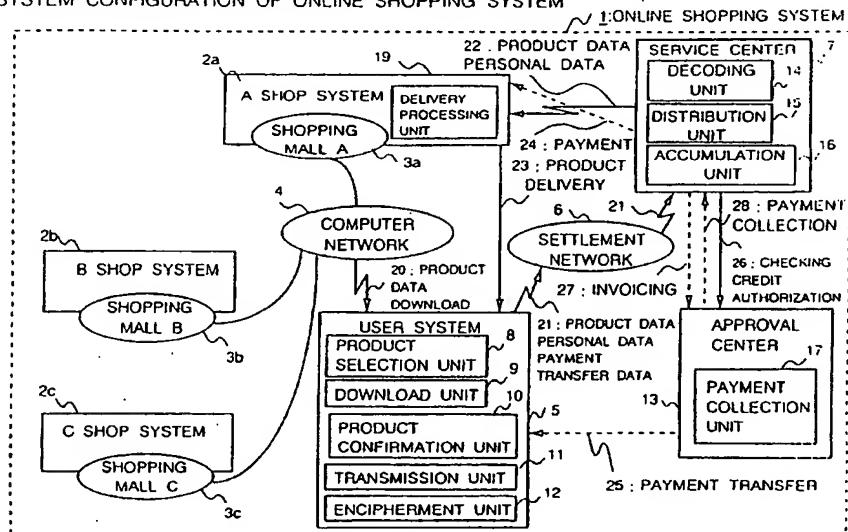
(54) On-line shopping system and the method of payment settlement

(57) When performing on-line shopping using the Internet, and when performing payment settlement for a product by a credit card, user's card data runs over the Internet, leaving the possibility of card data leakage, thereby causing a security problem. The user decides the product he or she wants to buy via a computer network (Internet) from a user system. Then, a transmission unit calls up a service center to send order data

including the credit card data via a settlement network. Service center invoices the sales price to an approval center based on the order data. Approval center pays the price to service center. Then, service center sends the order data to the shopping system. A delivery processing unit then delivers the product to the user based on the order data.

Fig. 1

## SYSTEM CONFIGURATION OF ONLINE SHOPPING SYSTEM



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## EUROPEAN SEARCH REPORT

Application Number  
EP 96 11 4545

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.)
X	WO 95 16971 A (OPEN MARKET INC.) 22 June 1995	1-3,8, 13-15	G06F17/60
Y		4,5	
A		6,7, 9-12, 16-19	
	* page 1, line 5 - page 6, line 28 * * page 8, line 10 - page 23, line 20 * ---		
Y	WO 95 12859 A (VISA INTERNATIONAL SERVICE ASSOCIATION) 11 May 1995	4,5	
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Y	US 4 823 264 A (DEMING, GILBERT R. ) 18 April 1989	4,5	
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	* See Abstract, claims and figure 1* ---		
A	COMPCON '95. TECHNOLOGIES FOR THE INFORMATION SUPERHIGHWAY, DIGEST OF PAPERS (IEEE COMPUT. SOC. PRESS), 5 - 9 March 1995, LOS ALAMITOS CA, USA., pages 32-36, XP0000577009 NEUMAN BC; MEDVINSKY G: "REQUIREMENTS FOR NETWORK PAYMENT: THE NETCHEQUE PERSPECTIVE." * See Abstract and sections 2-6* -----	1-19	TECHNICAL FIELDS SEARCHED (Int.Cl.)
			G06F H04N
<p>The present search report has been drawn up for all claims</p>			
Place of search	Date of completion of the search	Examiner	
THE HAGUE	14 August 1997	Gardiner, A	
CATEGORY OF CITED DOCUMENTS		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	
X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document			